

In re:
George Knebel
Karen Ann Knebel
Debtors

Case No. 11-23093-ref
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-4

User: admin
Form ID: 3180W

Page 1 of 2
Total Noticed: 25

Date Rcvd: Mar 24, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 26, 2017.

db/jdb +George Knebel, Karen Ann Knebel, 1268 Route 100, Barto, PA 19504-8722
smg +Bureau of Audit and Enforcement, City of Allentown, 435 Hamilton Street, Allentown, PA 18101-1603
smg City Treasurer, Eighth and Washington Streets, Reading, PA 19601
smg +Lehigh County Tax Claim Bureau, 17 South Seventh Street, Allentown, PA 18101-2401
smg +Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
12993711 +Burke & Hess, 951 Rohrerstown Road, Suite 102, Lancaster, PA 17601-1974
12683146 +Capital One, N.A., c/o Creditors Bankruptcy Service, P.O. Box 740933, Dallas, TX 75374-0933
12739415 ++DELL FINANCIAL SERVICES, P O BOX 81577, AUSTIN TX 78708-1577
(address filed with court: Dell Financial Services, LLC, Resurgent Capital Services, PO Box 10390, Greenville, SC 29603-0390)
12939604 ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096
(address filed with court: Nationstar Mortgage, LLC, 350 Highland Drive, Lewisville, TX 75067)
13028993 eCAST Settlement Corporation, PO Box 28136, New York, NY 10087-8136

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg +E-mail/Text: roberts12@dnb.com Mar 25 2017 02:12:20 Dun & Bradstreet, INC, 3501 Corporate Pkwy, P.O. Box 520, Centre Valley, PA 18034-0520
smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Mar 25 2017 02:11:43 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Mar 25 2017 02:12:30 U.S. Attorney Office, c/o Virginia Powell, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
12748727 +EDI: ATLASACQU.COM Mar 25 2017 01:59:00 Atlas Acquisitions LLC, 294 Union St., Hackensack, NJ 07601-4303
12636456 +EDI: OPHSUBSID.COM Mar 25 2017 01:58:00 CANDICA, LLC, C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
12638875 +E-mail/Text: bankruptcy@cavps.com Mar 25 2017 02:12:22 Cavalry Portfolio Services, LLC, 500 Summit Lake Drive Suite 400, Valhalla, NY 10595-2322
12702849 +EDI: CRFRSTNA.COM Mar 25 2017 01:58:00 Credit First National Association, Po Box 818011, Cleveland, OH 44181-8011
12748051 EDI: JEFFERSONCAP.COM Mar 25 2017 01:59:00 JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999, ST CLOUD MN 56302
12666975 EDI: BL-CREDIGY.COM Mar 25 2017 01:58:00 Main Street Acquisition Corp, Becket and Lee LLP., Attorneys/Agent for Creditor, POB 3001, Malvern, PA 19355-0701
12626082 +EDI: MID8.COM Mar 25 2017 01:58:00 Midland Credit Management, Inc., 8875 Aero Drive, Suite 200, San Diego, CA 92123-2255
12934015 EDI: AIS.COM Mar 25 2017 01:58:00 Midland Funding LLC, by American InfoSource LP as agent, PO Box 4457, Houston, TX 77210-4457
12697161 +EDI: OPHSUBSID.COM Mar 25 2017 01:58:00 OAK HARBOR CAPITAL IV, LLC, C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
12718818 EDI: PRA.COM Mar 25 2017 01:58:00 Portfolio Recovery Associates, LLC, POB 41067, NORFOLK, VA 23541
12742449 EDI: NEXTEL.COM Mar 25 2017 01:58:00 Sprint Nextel Correspondence, Attn Bankruptcy Dept, PO Box 7949, Overland Park KS 66207-0949
12618657 +EDI: WFFC.COM Mar 25 2017 01:58:00 Wells Fargo Card Services, 1 Home Campus, 3rd Floor, Des Moines, IA 50328-0001

TOTAL: 15

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

12934016* Midland Funding LLC, by American InfoSource LP as agent, PO Box 4457, Houston, TX 77210-4457
12935221* Midland Funding LLC, by American InfoSource LP as agent, PO Box 4457, Houston, TX 77210-4457

TOTALS: 0, * 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

District/off: 0313-4

User: admin
Form ID: 3180W

Page 2 of 2
Total Noticed: 25

Date Rcvd: Mar 24, 2017

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 26, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 23, 2017 at the address(es) listed below:

ANN E. SWARTZ on behalf of Creditor Bank of America, N.A. ecfmail@mwc-law.com, ecfmail@mwc-law.com
CARLA A. K. JAROSZ on behalf of Creditor Oak Harbor Capital LLC CarlaJ@w-legal.com
FREDERICK L. REIGLE ecfmail@fredreiglech13.com, ecf_frpa@trustee13.com
JOSHUA ISAAC GOLDMAN on behalf of Creditor Bank of America, N.A., et al
bkgroup@kmllawgroup.com, bkgroup@kmllawgroup.com
KEVIN S. FRANKEL on behalf of Creditor NATIONSTAR MORTGAGE, LLC pa-bk@logs.com
LAWRENCE GARY REINHOLD on behalf of Creditor Candica, LLC lreinhold1@neo.rr.com, lawrencer@w-legal.com;teresap@w-legal.com
LESLIE J. RASE on behalf of Creditor Stern & Eisenberg, Dell Financial Services, Inc., by its attorney in fact Resurgent Capital Services pabk@logs.com, lerase@logs.com
LISA MARIE CIOTTI on behalf of Trustee FREDERICK L. REIGLE ecfmail@fredreiglech13.com, ecf_frpa@trustee13.com
MICHAEL D. HESS on behalf of Debtor George Knebel amburke7@yahoo.com
MICHAEL D. HESS on behalf of Joint Debtor Karen Ann Knebel amburke7@yahoo.com
NATALIE M. MCGHEE on behalf of Creditor Main Street Acquisition Corp nmcghee@becket-lee.com
THOMAS I. PULEO on behalf of Creditor Bank of America, N.A. tpuleo@kmllawgroup.com, bkgroup@kmllawgroup.com
United States Trustee USTPRegion03.PH. ECF@usdoj.gov

TOTAL: 13

Information to identify the case:

Debtor 1 **George Knebel**
First Name Middle Name Last Name
Debtor 2 **Karen Ann Knebel**
(Spouse, if filing) First Name Middle Name Last Name
United States Bankruptcy Court **Eastern District of Pennsylvania**
Case number: **11-23093-ref**

Social Security number or ITIN **xxx-xx-2924**
EIN **-----**
Social Security number or ITIN **xxx-xx-5207**
EIN **-----**

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

George Knebel

Karen Ann Knebel

3/23/17

By the court:

Richard E. Fehling
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.